

**City of Wilmington**  
**Benefits Highlights July 2005 – June 2006**

**Health Plan – Blue Cross Blue Shield of NC - Blue Options Plan - 1-877-258-3334 - Premiums Pre-taxed**

- ❖ Effective date is the first day of the month following 30-days of employment for regular, full-time employees and part-time regular employees
- ❖ Coverage is available for you, your spouse and dependent children
- ❖ Blue Options (Preferred Provider Organization – PPO)
- ❖ City and employee contribute towards premium

**Monthly Premiums**

	<b>Employee</b>	<b>Employee/child</b>	<b>Employee/spouse</b>	<b>Family</b>
<b>Employee</b>	\$38.32	\$142.71	\$237.16	\$248.59
<b>Employer</b>	\$356.04	\$356.04	\$356.04	\$356.04
<b>Total Premiums</b>	\$394.36	\$498.75	\$593.20	\$ 604.63
<b>COBRA</b>	\$402.24	\$508.72	\$605.06	\$616.72

- ❖ You do not have to select a primary physician. However, it's your responsibility to insure that the primary physician (family practitioner, general practitioner, pediatrician or internal medicine doctor) you attend is an in-network provider.
- ❖ Routine office visit: \$20 co-pay
- ❖ Specialist visit: \$40 co-pay – referral **not** required
- ❖ Plan year deductible - \$250 individual/\$750 family
- ❖ Plan year co-insurance maximum - \$1,000 individual/\$3,000 family
- ❖ Urgent care: \$40 co-pay for office visit
- ❖ Emergency room visit: \$150 co-pay per visit (waived if admitted)
- ❖ Ambulatory Surgical Center: 90% after deductible
- ❖ Unlimited medical services provided – no lifetime maximum

Maternity: plan pays 90% after deductible. If the baby is healthy, the deductible is waived for the **baby**.

- ❖ You may go out of network for care; however, you will be subject to higher deductibles and higher out-of-pocket expenses
- ❖ Healthy baby definition: no “non-routine” tests are performed; baby goes home with mom

**Out-of-Network**

- ❖ Plan year deductible - \$500 individual/\$1,500 family
- ❖ Plan year out of pocket co-insurance maximum - \$2,000 individual/\$6,000 family
- ❖ 70% of applicable services paid after deductible
- ❖ Ambulatory Surgical Center: 70% after deductible
- ❖ May have to file your claim
- ❖ Some medical services are **not** covered out-of-network – vision care, preventive care, immunization, well-child care and transplants.

**Out-of-State Coverage**

- ❖ Coverage available for emergency care, urgent care and follow up care **only**.
- ❖ Cards have a number to call so you will be provided network doctors in the area you are visiting

**Prescription Drug Coverage - Mail order available without discount – for convenience only**

Co-Pay: \$10 For generic  
\$25 Brand-Name with a possible generic equivalent  
\$40 Brand-Name without a generic equivalent

**Vision Rider**

- ❖ One annual comprehensive exam
- ❖ \$20 co-pay
- ❖ 30% discount on lens and frames and 15% discount on disposable contacts

**Asthma Care**

- ❖ Free peak flow meter and/or free spacer
- ❖ One-on-one assistance
- ❖ Educational materials

**Diabetes Care**

- ❖ Free blood glucose meter
- ❖ Annual eye exam
- ❖ Deductible waived for diabetic supplies when you order through BCBS's mail order vendor
- ❖ Educational materials

**Your Baby & You**

- ❖ Free comprehensive pregnancy book
- ❖ One-on-one assistance

**Blue Points**

- ❖ Wellness incentive that allows you and your covered dependents to be rewarded for exercising. Receive gifts at four different levels.....then start over. Check out the website at [www.bcbsnc.com](http://www.bcbsnc.com).

***HEALTHLINE Blue - 877-477-2424***

Toll free health information from actual registered nurses, any time night or day

***[www.bcbsnc.com](http://www.bcbsnc.com)***

**TRICARE Supplemental Health insurance**

- ❖ For active/retired military enrolled in the TRICARE Plan. 100% employer paid. 1-800-638-2610 X255

**Monthly Premiums**

Employee	Employee Plus One	Family
\$60.00	\$119.00	\$160.00

**Voluntary Indemnity Plan (GAP Insurance) - AFLAC - *Premiums Pre-taxed* - 910-619-1598**

- ❖ May assist with cost of the following medical services: hospital confinement, short-stay, surgical, heart attack, stroke, coma and paralysis, ambulance and wellness. 100% Employee paid

	Individual	Single Family	Employee/Spouse	Family
Age 18-39	\$12.60	17.75	23.10	28.25
Age 40-49	16.70	19.50	27.95	30.75
Age 50-59	22.50	24.00	38.25	39.75
Age 50-64	30.90	32.25	56.60	58.00

**Separate Insurance Benefits Plan for State and Local Governmental Law Enforcement Officers  
919-733-4191**

- ❖ Provides certain temporary disability and death benefits to qualified active and retired participants
- ❖ Accident and sickness insurance
- ❖ Death benefit of \$5,000 for participants in active service
- ❖ Death benefit of \$4,000 for participants who are eligible former officers
- ❖ Accidental line-of-duty death benefit of \$2,100

**Dental – Ameritas - *Premiums Pre-taxed* - 1-800-659-2223**

- ❖ Effective date is the first day of the month following 30-days of employment for regular, full-time employees and part-time regular employees
- ❖ Coverage is available for you, your spouse and dependent children
- ❖ Calendar year deductible: \$50 per person
- ❖ Calendar year maximum: \$1,000 per person
- ❖ Six month wait on major procedures – crowns, root canals, gum disease, dentures, partials, bridges
- ❖ **Late entrant:** if not enrolled when initially hired benefits are limited to exams, cleanings and fluoride applications for the first 12 months
- ❖ Premiums are 100% paid by employee

**Monthly premiums – 100% paid by employee**

	<b>Employee Only</b>	<b>Employee Spouse</b>	<b>Employee Child(ren)</b>	<b>Family</b>
	\$22.80	\$46.76	\$50.52	\$74.48
<b>COBRA</b>	<b>\$23.26</b>	<b>\$47.70</b>	<b>\$51.53</b>	<b>\$75.97</b>

Diagnostic and preventive procedures	100% coverage (no deductible)
Basic procedures	80% coverage after deductible
Major procedures	50% coverage after deductible – 6-month wait

**Vision – Ameritas - Premiums Pre-taxed - 1-800-877-7195**

**Monthly premiums – 100% paid by employee**

	<b>Employee Only</b>	<b>Employee Plus One</b>	<b>Family</b>
	\$8.96	\$17.92	\$25.20
<b>COBRA</b>	<b>\$9.14</b>	<b>\$18.28</b>	<b>\$25.70</b>

Exam deductible	\$10
Frame allowance	\$80 In Network - \$40.00 Out of Network
Contact lens allowance	\$80

**Accident-Only Insurance - Premiums Pre-taxed - AFLAC - 910-619-1598**

- ❖ Benefit is paid directly to the employee to offset medical expenses, deductibles, living expenses. Two levels of coverage. 100% employee paid.

**Level 1 - Bi-Monthly**

**Level 2 - Bi-Monthly**

Office/Admin A Rate		*Others B Rate	Office/Admin A Rate		*Others B Rate
\$7.90	Individual	\$9.95	\$9.70	Individual	\$12.05
11.20	Employee/Spouse	13.25	13.75	Employee/Spouse	16.15
13.10	One-Parent Family	14.35	16.05	One-Parent Family	17.55
16.60	Two-Parent Family	17.80	20.35	Two-Parent Family	21.65

**\*Practically everyone other than office personnel**

**Life Insurance**

- ❖ Company paid basic life insurance is one time your annual salary. Company also pays for Accidental Death & Dismemberment coverage and long-term disability – LTD paid up to 5 years of employment, afterwards application is made to the Retirement System for disability benefits
- ❖ Optional dependent coverage - \$1.55 monthly for unlimited number of dependents – employee paid
- ❖ Amount of insurance: \$10,000 for spouse and \$5,000 for each child over 14 days old

**Supplemental Life Insurances**

- ❖ Provide additional life insurance – GUL (CIGNA) - employee paid - **1-800-828-3485**
- ❖ New York Life - employee paid - **910-251-1887**

**Cancer Insurance - AFLAC - Premiums Pre-taxed - 910-619-1598**

- ❖ Additional medical and miscellaneous coverage for cancer treatment - levels vary – employee paid

Individual	One-Parent Family	Two-Parent Family
\$18.75	\$23.10	\$32.20

**Short-Term Disability - AFLAC - 910-619-1598**

- ❖ Coverage for short-term disabling illnesses or injuries – plans vary - employee paid

## **Long-Term Care - 910-762-2854**

- ❖ Nursing home/Assisted living home care - employee paid

## **Retirement – NC Local Governmental Employees’ Retirement System - 919-877-807-3131 - Contributions pre-taxed**

- ❖ Full retirement benefits after 30 years of creditable service at any age, or at age 65 with five (5) years of creditable service; 60 with 25 years of creditable service
- ❖ Reduced retirement benefits at age 50 with at least 20 years of creditable service or at age 60 with at least five (5) years of creditable service; age 55 for firemen
- ❖ Employees make a mandatory 6% contribution per pay cycle
- ❖ The City contributes 4.80% for all employees *except* police officers
- ❖ If currently employed by a participating member, a Transfer Application should be completed as opposed to an Enrollment Application
- ❖ Can buy-back various types of service after being a contributing members for five (5) years, i.e., withdrawn service, prior service, out-of-state service and military service
- ❖ May qualify for a disability benefit if you become totally and permanently disabled for your job after five years of creditable service, as approved by the Medical Review Board. If you are a fireman and your disability is the result of an accident while performing your duty as such, you only need one year of creditable service.

## **Retirement - NC Local Governmental Employees’ Retirement System - Law Enforcement Officers (LEO) 919-733-4191 - Contributions pre-taxed**

- ❖ Full retirement benefits after 30 years at any age; age 55 with 5 years of creditable service
- ❖ Reduced benefit at age 50 and complete 15 years of service as a police officer
- ❖ Employees make a mandatory 6% contribution per pay cycle
- ❖ The City contributes 4.78% for police officers
- ❖ Can buy-back various types of service after being a contributing members for five (5) years, i.e., withdrawn service, prior service, out-of-state service and military service
- ❖ May qualify for a disability benefit if you become totally and permanently disabled for your job after five years of creditable service, as approved by the Medical Review Board. If disability is the direct result of your involvement in an accident that occurred while you were performing your duty as an officer, you only need one year of membership to qualify.
- ❖ May qualify for a **death benefit** for up to \$20,000 if you die while in active service after one year as a contributing member
- ❖ May be entitled to a line-of-duty death benefit of \$25,000 from the State in addition to \$141,556 from the Federal Government
- ❖ If currently employed by a participating member, a Transfer Application should be completed as opposed to an Enrollment Application

## **Separation Allowance (Police Officers Only)**

- ❖ Provides for additional retirement benefits for police officers under 62 years of age who retire on a service retirement
- ❖ The City contributes a mandatory **5%** of officer’s salary to BB&T 401(k)

## **Deferred Compensation Plans**

- ❖ The City contributes **4.5%** of salary to either the ICMA 457 or NC 401(k) plan for *ALL* employees – voluntary contributions are optional for the employee. Normal contribution limits for each plan: \$11,000 effective January 2002 with incremental increases to \$15,000 in 2006.
- ❖ **NC 401(k)** - the City may contribute a total of 9.5% for **uniformed police officers** - 5% to 401(k); officers elect plan for 4.5%) - Prudential - **1-866-627-5267** - [www.prudential.com/ncplans](http://www.prudential.com/ncplans)
- ❖ **ICMA 457** – the City *may* contribute up to 10.5% for **uniformed firefighters** - 3% contribution, up to 3% match; firefighters elect plan for 4.5% - [www.icmarc.org](http://www.icmarc.org) - **1-800-669-7400**

## **Social Security**

- ❖ Beginning with persons born in 1938, the full retirement age will gradually increase from age 65, eventually reaching age 67 for persons born in 1960 and later; may take reduced benefits at age 62; income for total permanent disability- Medicare available after you have been entitled to Social Security Disability benefits for two years, monthly income for qualified survivors, medical benefits for retirees at age 65 (all employees)
- ❖ **Uniformed Police and Fire** do not pay social security.....however, employees hired after March 31, 1986 do pay for Medicare Supplement – 1.45%
- ❖ Did you know that if you decided to retire early (age 62) and your full retirement age is 66 (born 1943-1945) your benefit will be reduced by 25%?

## **Flexible Spending Accounts - AFLAC - Tax-free contributions - 910-619-1598**

- ❖ **Medical account:** allows you to set aside up to **\$3,200** per year on a *tax-free* basis to reimburse yourself for eligible medical expenses not reimbursed by any insurance plan
- ❖ **Dependent care:** allows you to set aside up to \$5,000 per year on a *tax-free* basis to reimburse yourself for dependent day care expenses you incur because you (and your spouse) work. If you are married but filing separate income tax returns, the most you can contribute is \$2,500

## **Employee Assistance Program (EAP) - 910-251-0770**

- ❖ Available to all employees and their family members - up to 3 visits at no cost to the employee

## **College Saving Program - 910-251-5235**

- ❖ After-tax Section 529 College Savings Program

## **Pre-Paid Legal Services/Identify Theft Protection - 1-877-487-2837**

Can cover family members - approx. \$16.00 monthly. Can not sue employer. 100% employee paid

## **Credit Unions**

**New Hanover Federal Credit Union**/3802 Cherry Avenue/Wilmington, NC 28403

**Local Government Federal Credit Union**/801 Hillsborough Street, Suite 401/Raleigh, NC 27603/800-344-4846/www.lgfcu.org

**Local branches:** 5011 Randall Parkway, 3500 Converse Dr., Ogden Plaza S/C **Some ATM locations:** New Hanover County Courthouse, Department of Social Services, Cape Fear Community College, Wrightsboro Plaza, Odgen villages S/C, etc.

## **Vacation**

- ❖ Monthly leave accrual based on years of service and classification – earning from 10-24 days annually
- ❖ Maximum carryover is twice *your* accrual as of **December 31<sup>st</sup> of each year beginning with calendar year 2005.**

## **Sick Leave**

- ❖ Twelve (12) days accrued annually
- ❖ Can accrue an unlimited amount of sick leave
- ❖ City will accept up to 240 hours from previous employer after one (1) year of service
- ❖ Can sell back to city 25% upon separation with five (5) years of service if you leave in “good standing” – if retiring, the remainder is reported to the retirement system to enhance your retirement benefit

## **Sick Leave Bank**

- ❖ If you are a participant/contributor you may qualify for a donation of sick leave hours from the bank once your leave balances have been exhausted.

## **Holidays**

- ❖ Eleven (11) paid holidays annually...New Year’s Day, Martin Luther King, Jr’s Birthday, Good Friday, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day (2), and Christmas (2).....additional day designated by the City Manager in conjunction with Christmas when Christmas falls on Tuesday, Wednesday, or Thursday.

## **Miscellaneous**

- ❖ **Tuition Reimbursement Program** - up to \$500 per fiscal year - Prior approval required for reimbursement
- ❖ **Parking** – provided at no cost to employees
- ❖ **Blood Drive** - 3 hours off in addition to time it takes to donate blood
- ❖ **Direct Deposit** - mandatory
- ❖ **Pay Cycle** - bi-weekly
- ❖ **Service Awards Program** - recognition of full-time service beginning with five (5) years of service and continue in 5-year increments
- ❖ **Military Leave** - 15 days annually to fulfill military obligation
- ❖ **School Support Leave** - provides eight (8) hours on the fiscal year to attend school functions
- ❖ **Discount Movie Tickets**

Carmike Theaters - \$5.50

Consolidated Theaters (Mayfaire) - \$5.50

**This document is intended to provide a brief summary of the benefit plans. The official plan documents and/or contracts determine eligibility for benefits and coverage. If there is any discrepancy between this summary and the plan documents, the plan documents will prevail.**

